

Report Expectations

CPPC 2015 Fall Convention

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Adjuster Expectations

How am I doing?



- Confirmation of work order.
- Contact the customer within 24 to 48 hrs.
- Update the adjuster when an appointment is set. (via email)
- Send final report to the adjuster within a reasonable time.
 - What is a reasonable time?
 - Send color photos focusing on the damaged area and the entire item.



Inspection or Repair?



Inspection Only

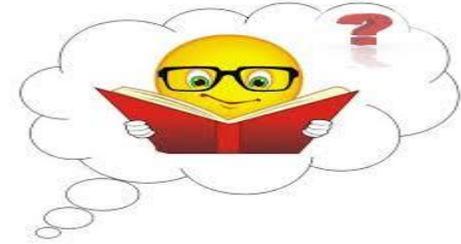
- Pictures of all items.
- Provide a repair cost even if the amount exceeds the value or amount claimed.
- Where was the item purchased? make, model, item of like, kind and quality.
- What is the average cost for an inspection?

Repair Authorized

- Contact the adjuster if repairs will exceed the value of the item.
- Before and after pictures.
- Signed and dated release when repairs have been completed.
- Should there be an inspection fee?



Let's look at an example



DO EXAMPLE:

Bed - ASHLEY - Plywood with veneer painted black

Confirmed new moving damage to be on the footboard only. The center bottom edge of the footboard has a 1/2" x 1/2" chip out of the veneer. The left post/leg of the footboard has a 20" crack that is superficial through the veneer only. Repairable at a cost of \$200.00, which exceeds the amount claimed of \$100.00.

Handle at your discretion.

DON'T EXAMPLE:

Bed - ASHLEY - Plywood with veneer painted black

Confirmed new moving damage to be on the footboard only. The center bottom edge of the footboard has a 1/2" x 1/2" chip out of the veneer. The left post/leg of the footboard has a 20" crack that is superficial through the veneer only. Repair cost exceeds amount claimed, suggest cash out.

Let's get a little more specific (military claims)

Don't "recommend deny liability". The MCO's have stated over and over again that it is not the repair firms' job to adjudicate the claim.

DO EXAMPLE:

Table - Ashley's Porter Counter Height Dining Chairs There are multiple long line dents on each seat along with minor rubs, nicks and chips to the finish. Please note the lined dents on the seats are most likely not transit relate as GENERIC REPAIR FIRM witnessed the shippers large boxers jumping up on both seats and table surface. Repairs for the entire chair would cost \$80 each for a total of \$320. Handle at your discretion.

DON'T EXAMPLE:

Table - Ashley's Porter Counter Height Dining Chairs There are multiple long line dents on each seat along with minor rubs, nicks and chips to the finish. Please note the lined dents on the seats are most likely not transit relate as GENERIC REPAIR FIRM witnessed the shippers large boxers jumping up on both seats and table surface. Repairs for the entire chair would cost \$80 each for a total of \$320. Recommend deny liability.

Don't "recommend cash out" or "suggest appearance allowance".

Again, the MCO's have stated that it is not the repair firms' job to adjudicate the claim.

DO EXAMPLE:

Table - Ashley's Porter Counter Height Extension Dining Room Table Confirmed new damage to the table top leaf from moving. Near the center edge of the leaf there is a 1/2" area which has been dented causing the veneer to lift up. On the outside edge there is a 2" x 1/2" chip out of veneer that wraps over the edge. On all remaining edges there are small pea sized nicks to the finish - 7 total. One leg has a 4" crack through the veneer. All damages to the table are repairable at a cost of \$285.00, however the shipper continually asked about receiving a cash settlement.

Negotiate settlement at your discretion.

DON'T EXAMPLE:

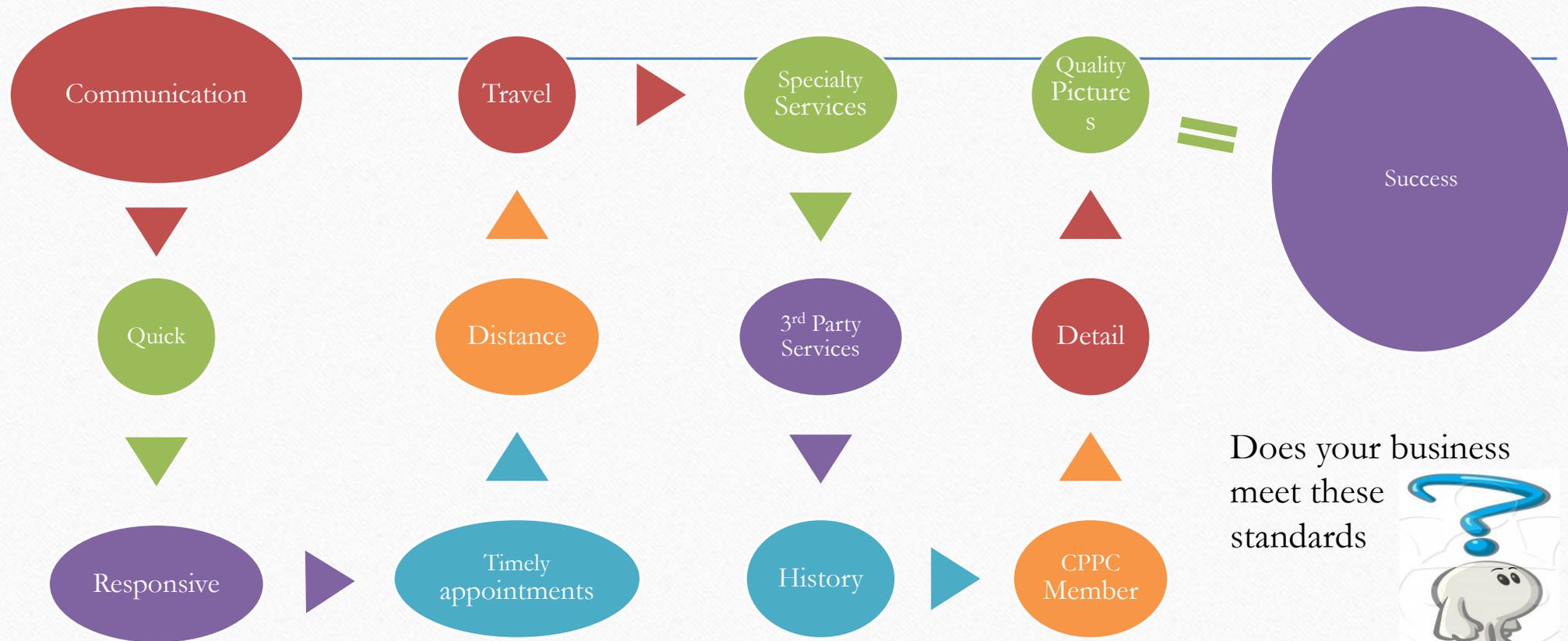
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GENERIC REPAIR FIRM would recommend offering the shipper a flat cash allowance for loss of appearance.

Hot Topics!!

- 3rd party service are great and beneficial to the adjuster.
 - Property damage
 - Electronic damage
 - Appliance damage
- Other than above why is there a need to outsource.
- Standardize work order (veribage).

Key Factors in Selecting a Repair Firm



Key words/phrases to **keep** and **toss!**

KEEP

- Handle at your discretion.
- Negotiate settlement at your discretion.
- Fresh Damage

TOSS

- Repair cost exceeds amount claimed, suggest cash out.
- Recommend deny liability.
- Recommend offering the shipper a flat cash allowance for loss of appearance.

Questions?

